

Investor Loan # 9725374

Custodian ID: RK1

This document was prepared by Ocwen Loan Servicing, LLC

After Recording Return To:
Ocwen Loan Servicing, LLC
Attention: Loss Mitigation
3700 J Street SW
Suite 555
Cedar Rapids, IA 52404

"Certified true and correct copy of the Original
which has been transmitted for recordation."

[Space Above This Line For Recording Data]

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NON-HAMP LOAN MODIFICATION AGREEMENT

Loan Modification Agreement ("Agreement") made this 3/1/2013 ("Effective Date") between MAURICE LOVUOLO ("Borrower") and Ocwen Loan Servicing, LLC, Lender/Servicer or Agent for Lender/Servicer ("Lender") amends and supplements that certain promissory note ("Note") dated 3/25/2005 in the original principal sum of Two Hundred Eighty Thousand Dollars and No Cents (\$280,000.00) executed by Borrower. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on 4/7/2005 with Instrument Number 699115 in 600 and/or Page Number 158 of the real property records of SUFFOLK, MA. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 78 WALNUT STREET, HYDE PARK, MA 02136, which real property is more particularly described as follows:

(Legal Description if Applicable for Recording Only)

Borrower acknowledges that "Lender" is the legal holder and the owner, or agent/servicer for the legal holder and owner, of the Note and Security Instrument and further acknowledges that if "Lender" transfers the Note, as amended by this Agreement, the transferee shall be the "Lender" as defined in this Agreement.

Borrower has requested, and Lender has agreed, to extend or rearrange the time and manner of payment of the Note and to extend and carry forward the lien(s) on the Property whether or not created by the Security Instrument.

Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and Security Instrument (New Principal Balance) is \$136,000.00.
2. If through a previous modification(s) there was principal deferment, Borrower's previously deferred principal in the amount of \$0.00 is being forgiven. In addition, there may be new principal

AGB1C

Ocwen Loan Servicing, LLC

By: Lisa K Howard

Title: Authorized Officer

Date: 3/29/13

LENDER ACKNOWLEDGMENT

State of IOWA

County of Linn

On this 29 day of mar, 2013, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Lisa K Howard, personally known to me or identified to my satisfaction to be the person who executed the within instrument as Authorized Officer of Ocwen Loan Servicing, LLC, said instrument is the act and deed of said entity, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

Alice M Decker
Notary Public

My Commission Expires:

